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Creators & Their Masterpieces

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Strength of Fusalp**

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of the Future?**

EYES IN™

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of Women in Media**

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Titled "Double V"**

By top artist & photographer
Alex Van Gelder as part of an upcoming
exhibition in the world renowned
Hauser & Wirth Galleries



EDITOR-IN-CHIEF VIVIAN VAN DIJK AT NBC STUDIOS NEW YORK



Dear Reader

This edition's cover was shot by my dear friend, the amazing artist Alex Van Gelder. Alex Van Gelder is the perfect example of an innovative artist who is not afraid to experiment with new boundaries, seek out-of-the-ordinary solutions for aesthetics, beauty and a deeper meaning of artwork within the canvas, blurring the lines between art and photography. Not only is he an amazing artist, he also is an incredible person with an open view to life, a humorous approach to all the things that matter, and one who takes every opportunity to enjoy life and discover more of it.

Being chosen as one of his muses (along with his fiancée and another French lady) for his new art exhibition he is preparing for the Hauser & Wirth Gallery is a big honor. Happily, my work requires me to be in Paris often and allowed me to work on his exhibition during our photo sessions.

It is always great fun because Alex and I never stop talking. There is so much to talk about if you look at society through the eyes of Alex's mind. We move mountains with the amount of work we produce. This shows me the good side of life and work. If you love your work, you do not have that feeling you are working—which is exactly the case with Alex and me. That is what we have in common, a passion for our work and a passion for life. The funny thing is that our work is not that different if you look at its principles. Alex, as an artist, and I, as an Editor-in-Chief, both like to communicate the innovative, best, and most beautiful side of society through art, stories or perspectives.

Alex said something intriguing to me while I was rushing around during Paris Fashion Week. He said,

"Vivian, we need to discover time."

This is so true and so beautifully phrased.

How can we discover more of time?

Alex and I both embrace what is precious. If you do that, you want to discover more time, but it is also one of the most difficult things, as there is so much that is precious around us... It is the "yin & yang of discovery" that will make us seek eternal life.

The fact that Alex was beside the famous French-American artist Louise Bourgeois during her final years shows a lot. He was one of her best friends, and he was appointed as her photographer and the artist to document her life. She was a woman seeking eternal life. She lived to be 98 years old, yet, each day, until her last breath, she worked as if there were no tomorrow, a brilliant creator focused on her artwork and sculptures.

We do not need to know how long we have to live, if we live like there is no tomorrow. We would be so much more grateful, work even harder, and encounter all the moments of life with a smile and positive energy. And most importantly we will all find out that:

"Time is relative, more than precious, and we might discover time itself."

Enjoy reading, best wishes,

Vivian Van Dijk
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HEALTH



EYES/IN™ EDITION 42

NEW YORK

Richard A. Kimball, Jr., on HEXL: A Paradigm Shift for American Healthcare



"I think that while there is much talk about information technology and data, there is much less understanding of the complexity of the healthcare industry. I think it needs a major influx of this talent, those smart creatives who can help the healthcare industry. I think there is a powerful symbiosis that can occur as we put healthcare people together with Silicon Valley folks, and that intersection will prove to be important."

Like never before, healthcare in America is a hot-button item, further dividing political spheres and polarizing the sick from the healthy, rich from the poor. With Americans living longer, new—increasingly costly—medicines and surgical options, a burgeoning population, and the increasing demographic of seniors, the nation is on a collision course if something doesn't change soon. Whether a proponent of the Affordable Care Act or opposed to the fundamental ideas of a nationalized healthcare system, no one can argue with the math.

And that math shows a grim picture. According to the World Health Organization's 2014 reports, healthcare spending will rise to be one-fifth of the nation's economy in less than 10 years. And while the United States

does lead the world in medical innovations, it is a poor user and manager of its own discoveries. According to 2014 reports, the United States ranks behind most countries on many measures of health outcomes, quality, and efficiency. We have the highest healthcare costs with the poorest outcome.

Here is where a new player enters the healthcare scene: Telehealth. Thanks to the rise of mobile devices and applications and our vastly interconnected world, telehealth could be the part of the solution because of the way that it connects the patient with a medical professional without having to go to the doctor's office or the emergency room, and both parties benefit from avoiding those associated costs.



“We spend a ton of money for lousy outcomes because our system is incentivized to get paid for more visits and more procedures, a fee-for-service environment. Truth is, doctors don’t get paid if they make people healthy. There is no compensation program for that, to keep people healthy.”

Telehealth is simply accessing medical advice and knowledge via mobile or wireless device, and it could prove to be a real game changer. According to a 2013 report from the Healthcare Performance Management Institute, “70 percent of physician visits and 40 percent of hospital ER visits can be handled by a phone call.” The impact that could have on healthcare costs is enormous.

Telehealth creates a solution for the patient, first and foremost. But there still lies an inherent problem in the healthcare industry from the medical professional’s side. Simply put, if there are fewer patients, there are fewer medical procedures, and that means lower pay for doctors and healthcare personnel. The American healthcare system is incentivized to treat keep treating patients

if doctors want to make money. Getting people healthy and out of the hospital for good is not high on the list of ways to make money as a doctor. Sick patients and medical procedures are the commodities.

“The era of preventive medicine and home healthcare monitoring is on the rise. The full integration of telemedicine in our healthcare delivery system is not far off as developments in technology continue along with the improvements in reimbursement,” said Richard A. Kimball, Jr., the CEO of the new technology start-up, HEXL.

The former investment banker turned entrepreneur started HEXL as his way of facilitating that much-needed paradigm shift that could possibly save the American economic- and healthcare future.



"I think that my higher social purpose came from my mother. Also, I watched my ex-father-in-law, who was successful in government and business and gave back to serve the country. I feel like this is my time to do good and help improve society."



HEXL brings a positive change by creating “population health programs focused on keeping the chronically ill stable, at home, and out of the hospital. Furthermore, HEXL focuses on and designs beneficial programs for telehealth, virtual health, home healthcare, preventative care, and chronic disease management. HEXL technology improves patient outcomes and delivers various benefits, most notably, lower costs to consumers,” Kimball added.

HEXL tackles the healthcare problem from the inside out, setting up a new incentive program for doctors, hospitals and insurers, one that makes the ultimate—and monetarily awarded—goal a healthy

patient who stays out of the hospital, rather than the one dependent upon medical procedures and medicine.

It’s a big role to tackle, but Kimball is intent on achieving it. After a wildly successful career in the financial industry for nearly three decades, he has taken on this new career with great insight, vigor and purpose to make his positive mark on the world. HEXL is his way of giving back and bettering society—a pretty great place to start since it features caring for the sick and needy. But it’s still an uphill climb, one that will require the backing of technology and government to realize.



"We spend twice as much as other developing countries per capita on healthcare, yet we rank last in positive healthcare outcomes."

"The key lies in promoting spending on information technology infrastructure among healthcare institutions, especially with support from the government and the private sector. This includes the setup of a dedicated high-speed network, as well as the procurement of remote diagnostic testing facilities, wireless applications, and the corresponding gadgets. The possibilities for

a more effective healthcare system are truly endless. And through telehealth, we see how technology accomplishes what it should first and foremost: help improve the quality of life," said Kimball.

To learn more about HEXL and Richard A. Kimball, Jr., please visit the Website www.richardakimballjr.com.



Vivian Van Dijk - Editor-in-Chief
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A Conversation With Entrepreneur and Founder of HEXL: Richard A. Kimball, Jr.

As a child, did you know what you wanted to become?

I did for my first career, but now I'm on my second. My first career I was an investment banker for 26 years and I wanted to do that when I was a child. I followed my dream and achieved that, and then retired.

In which town did you grow up?

I grew up in the Northeast. I was born outside of Boston and lived in Myrtle Head, Massachusetts. I went to boarding school in Andover and then went to Yale University. I worked most of my career as an investment banker in New York, but also Tokyo, Hong Kong, London, Paris and Geneva.

Do you think your background has influenced your chosen profession in the healthcare industry? If so, what specific element in your background is most pervasive in influencing your current approach in your profession?

I really followed my father's footsteps into the security's business. I really wanted to be connected to my father, and when he would come home from work I always asked him about what the stock market did that day, and learned a lot about the markets from my dad. My mother is a district county minister. In midlife, after being a social worker for a very long time, she found that giving food and furniture to needy people wasn't getting them out of their situation. She decided that she

wanted to make a greater impact on the world, and so she thought that if she could minister and counsel them that that would be a better way to help them get their lives on track.

So I think that my higher social purpose came from my mother. Also, I watched my ex-father-in-law, who was successful in government and business and gave back to serve the country. I feel like this is my time to do good and help improve society.

Your background is as a financial executive with investment banking, venture capital and public policy experience. How did you become interested in the healthcare industry?

I felt that I had not made enough of an impact upon the world as an investment banker, and so I wanted to be an entrepreneur who could cause a transformation in the United States, specifically the healthcare industry, which is so dysfunctional at the moment.

Would you please describe the work that you do and your interests in the healthcare industry?

As you probably know, we spend three trillion dollars a year on healthcare in the United States. Eighty percent of that is for people with chronic conditions, but we prescribe a series of medication and then send them home, knowing that there is less than a 50 percent adherence rate to taking the medication. They are unlikely to change their diet and lifestyle. In 5-10 years, those people will end up back in the hospital with another serious condition. The system has let these people down. We knew what the problem was, knew they couldn't fix it themselves, yet we spend 18 percent of our GDP on healthcare and still can't figure out how to help these people help themselves. Most of the estimates suggest that we are over-utilizing and wasting over one trillion dollars a year out of the three trillion spent on healthcare. There are great debates in Washington over how to save just one trillion over 10 years, when this is a problem accumulating 10 trillion over 10 years.



With demographics and the aging population, mathematically we are going to end up with a larger share of the resources going to pay for healthcare, and bad healthcare at that, if we don't change something. We spend twice as much as other developing countries per capita on healthcare, yet we rank last in positive healthcare outcomes. We spend a ton of money for lousy outcomes because our system is incentivized to get paid for more visits and more procedures, a fee-for-service environment. Truth is, doctors don't get paid if they make people healthy. There is no compensation program for that—keeping people healthy.

Would you share with us about your healthcare technology startup HEXL.com?

We do two main things at HEXL. First, we change the reimbursement paradigm. We enter into contracts to take calculated risks on populations of people. So for a senior, the government will pay through Medicare

approximately \$12,000/year per senior. At the moment that is being paid out by a steeper service environment, but there is a group of 13 million members in Medicare Advantage that is administered by private insurers who already take the calculated risks on that population, just as I suggest. The problem is, those are insurance companies, not doctors or hospitals, and all the marketing and claims processing behind it all is designed for the insurance business, not healthcare. [Insurers] don't know how to give care differently; that's the job of the doctors and hospital professionals.

What we are able to do as the agents of the doctors is that we can re-contract with those payers on those Medicare lives, and now we own the risk and therefore are incentivized to put together a chronic care management program to keep people with chronic conditions stable, at home, and out of the hospital.



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So the first innovation is changing that paradigm and creating that incentive to keep people healthy, and the second is putting into place the care coordination capability to manage those people who do need the services and to manage those diseases.

You speak of “telehealth” and it being the new face of “affordable healthcare.” Would you elaborate upon that and tell us how you see healthcare transforming as technology expands?

Yes. For example, if you take 10,000 seniors, you get all the wellness and health information on them that you can, all which help inform you on who are the 2,000 who will generate most of the cost. From there you can predict who are the active users of the expensive services and put in place programs to help those people manage their diseases to stay stable. In nations with nationalized healthcare, the country

itself is managing that risk, so the country is incentivized through the national health system to improve outcomes and lower cost. The challenge everywhere is that there is a competition for these budgets without enough money, creating a sort of healthcare “rationing” going on.

How can people learn more about HEXL?

Generally, we are going to insurance companies and physician groups, where we then facilitate helping them learn how to take these risks and take care of patients better. We will be the infrastructure that enables those capabilities, the technology and services. We are creating a holistic capability that attaches to each patient, understanding their specifics and serves to them what they need to manage their health. And because the professionals are being paid to keep people healthy, it's transformative.



What do you see as the negative and the positive aspects of this new trend toward telehealth?

We believe we can bring costs down to 20 or 30 percent and improve the outcomes. This is significant. It can fundamentally change how we care for people in this country.

What is the most fun part of your job?

Working with leaders of various companies and helping them understand what the future looks like, and working with them to create new models for the future. It's powerful to have these conversations with people, and watch the light come on and have them want to help see this grow. People are frustrated enough to want change, and we have the technology to change it and build a new program for the future. I find that very exciting, and it's an important and profound time in the healthcare industry.

In which way do you think a profession in finance/business and healthcare are different and/or similar?

I think that finance and business, generally, are more analytical, left-brain types of activity. Healthcare has been an industry that requires the interpersonal, to create the appropriate solution for each individual, and I think that the reality is that the two need to be integrated, the analytical with the creative. I do not think that has happened very well or been pursued to its greatest

potential. It's a weird industry where supply drives demand. Where there are more hospitals and hospital beds, there are more services being performed.

Do you aspire to collaborate in your profession with a creator from another innovative discipline? Or do you have a favorite company with whom you would like to work?

I think that while there is much talk about information technology and data, there is much less understanding of the complexity of the healthcare industry. I think it needs a major influx of this talent, those smart creatives who can help the healthcare industry. I think there is a powerful symbiosis that can occur as we put healthcare people together with Silicon Valley folks, and that intersection will prove to be important.

Do you follow any philosophical or psychological approach in your profession and/or daily life?

When I was 19 I became interested in Buddhism and lived in Asia for many years. There I learned how people and business leaders integrated Buddhism into their daily lives and careers. There were a billion businessmen, but they lived with a quiet, confident, serene way about them. Working on Wall Street for 26 years, I was able to come into all that with the same roundedness and peace, despite the environment. I think I showed the people I worked with a more gentle and respectful way of working than what most people in the industry lean toward. Some joked that I was the "Buddha Banker," joking that I was always Zen, moving to the beat of a different drum. I was different in my sensibility, less confrontational and conflicting than most in the business are. I do meditate regularly, with my shrines in my homes, and do meditation retreats with my meditation teachers.



What is your favorite hotel?

Yes. I love all the Aman hotels, particularly the Amandari in Bali. The Aman resorts have done a wonderful job of understanding the local architecture and culture, and building their hotels to match and celebrate their local environments.

What would be your ideal home?

I want my homes to be serene. I have Buddhas, greenery and gold around, along with fresh flowers. Beautiful, uncluttered, elegant spaces are my style.

Do you have any dreams for the future, personally or professionally?

I think it is important to stay in the present. Not live in the future, but still have dreams. I have a dream of making a great impact on our society in healthcare. I think I'm onto something important and I'm excited to see what comes. I hope I leave a serene and gentle impression on the world. That's my hope and objective.



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